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What is cafécollege?

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Cafécollege is a "one-stop-shop" dedicated to providing college access information, resources, and opportunities to the San Antonio community. Our team of advisors are ready to help with:



Find out more at cafecollege.org.

Things you should know to help you be better prepared for your high school journey!

What is a High School Transcript?

A high school transcript is an official record of all the courses a student takes throughout high school, along with the grades, credits earned, and GPA (Grade Point Average). It may also include class rank, standardized test scores, and any honors or advanced coursework.

Why is It Important to Worry About It?

Everything counts toward graduation and future opportunities! Here's why students should focus on their transcript from day one:

- It Reflects Your GPA Every grade you earn in high school impacts your GPA, which colleges and scholarships will look at.
- It Shows Your Class Rank If your school ranks students, your GPA helps decide where you stand among your classmates.
- Colleges & Scholarships Look at It When you apply for college or scholarships, your transcript is one of the first things they review.
- It Demonstrates Your Academic Strength Taking challenging courses (like honors, AP, or dual credit) and doing well in them makes your transcript more impressive.
- It Tracks Graduation Progress Your transcript ensures you're earning the right credits to graduate on time.
- It Can Affect Job & Internship Opportunities Some jobs, internships, and special programs in high school require you to have a minimum GPA.

What Can You Do?

- Start strong! Work hard in your classes because freshman year grades count.
- Take the right courses. Choose classes that align with your future goals and endorsement.
- Ask for help. If you're struggling, talk to teachers or counselors early.
- Stay organized. Keep track of assignments, deadlines, and grades.

By focusing on your transcript early, you can set yourself up for success in high school and beyond!

Notes:			

Things you should know to help you be better prepared for your high school journey!

GPA (Grade Point Average):

- GPA is a number that represents your average performance in all your high school classes. Some schools use a weighted GPA scale, where more challenging classes (like AP or honors) have extra points.
- Why it matters: Colleges, scholarships, and even some jobs look at your GPA to see how well you perform academically.

AP (Advanced Placement):

- AP courses are college-level classes offered in high school through the College Board. At the end of the course, students can take an AP exam, and if they score high enough (usually a 3, 4, or 5), they might earn college credit.
- Why it matters: AP classes boost your GPA (if weighted), prepare you for college, and can save you time and money by earning college credit early.

Dual Credit:

- Dual credit courses allow high school students to take college classes and earn both high school and college credit at the same time. These courses are usually offered through partnerships with local community colleges or universities.
- Why it matters: Dual credit classes help students get ahead on college coursework, save money on tuition, and show colleges that they are ready for higher-level studies.

Each of these plays an important role in high school success and college readiness!

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Things you should know to help you be better prepared for your high school journey!

PSAT (Preliminary SAT) or PSAT/NMSQT

The PSAT is a practice version of the SAT that helps students prepare for the actual SAT exam. There are three PSAT-related assessments: the PSAT 8/9, PSAT 10, and PSAT/NMSQT (Preliminary SAT/National Merit Scholarship Qualifying Test). It covers Reading, Writing & Language, and Math—just like the SAT, but slightly shorter.

• The PSAT is scored similarly to the SAT, with a potential total score range of 320 to 1520.

Why is the PSAT important?

- Practice for the SAT: It gives students a feel for the SAT format and helps identify strengths and weaknesses.
- National Merit Scholarship Qualification: If taken in 11th grade, a high PSAT score can qualify students for the National Merit Scholarship Program, which offers college scholarships.
- College Readiness Indicator: The PSAT helps students understand where they stand academically and what they need to improve before taking the SAT.

College Board states that "the assessment is your first step in setting your personal SAT target score, entering the National Merit® Scholarship Program, connecting with colleges and scholarships, and exploring careers."

While the PSAT doesn't directly impact college admissions, doing well on it can open scholarship opportunities and give students valuable SAT experience!

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Things you should know to help you be better prepared for your high school journey!

SAT:

- The SAT is a standardized test used for college admissions in the U.S. It measures skills in Reading, Writing & Language, and Math. The highest possible score is 1600 (800 for Math and 800 for Reading/Writing).
- Why it matters: Many colleges use SAT scores to evaluate applicants. A high score can also help with scholarships.

ACT (American College Testing):

- The ACT is another college entrance exam similar to the SAT but includes four sections: English, Math, Reading, and Science, plus an optional Writing section. The highest score is 36 (each section is scored on a scale of 1-36, then averaged).
- Why it matters: Some colleges prefer the ACT over the SAT, and it can be a better fit for students who are strong in science.

TSIA2 (Texas Success Initiative Assessment):

- The TSIA2 is a placement test used by Texas public colleges to determine if students are ready for college-level courses in Reading, Writing, and Math. If a student doesn't meet the required score, they may have to take remedial courses before starting regular college classes.
- Why it matters: If you're planning to attend public college in Texas, you may need to take the TSIA2 unless you qualify for an exemption (such as a high SAT or ACT score).

Each test plays a different role in college preparation, so it's important to check which one is required by the schools you're interested in!

Notes:			

Things you should know to help you be better prepared for your high school journey!

Why Are Extracurricular Activities Important in High School?

Extracurricular activities—like sports, clubs, volunteering, and student government—are a great way to make the most of your high school experience! Here's why they matter:

- Boost Your College Applications Colleges love to see students involved in activities
 outside of class. It shows leadership, teamwork, and time management skills.
- Develop Important Skills 🖫 Activities help build communication, problem-solving, and leadership skills that will benefit you in college and future careers.
- Make Friends & Have Fun! > Joining clubs and teams allows you to meet people who share your interests, making high school more enjoyable.
- Explore Interests & Career Paths ? Trying different activities can help you discover
 passions and even career interests, like journalism, science, or business.
- Scholarship Opportunities 5 Some extracurriculars (especially sports, music, and community service) can help you earn scholarships for college.

Getting involved in extracurriculars isn't just about building a strong resume—it's about having fun, growing as a person, and making the most of high school!

Notes:			

Things you should know to help you be better prepared for your high school journey!

Extracurricular Activities/Student Organizations

Identify clubs and organizations that your high school offers, and write down which ones you'd like to participate in. Also, now is a great time to start researching summer camps/programs that you'd like to be involved in.

	High School
Clubs & Organizations	
Sports	
Volunteer Opportunities	
Summer Programs	
Jobs	

How Can You Get Involved?

Students can learn more about how to get involved by checking their school websites, following their social media pages, listening to announcements, and reading posters/flyers that are posted around the school campus.

Attending club/organization information sessions are a great way to get to know more about what they offer and how you can join.

Things you should know to help you be better prepared for your high school journey!

Brag Sheet

A brag sheet is similar to a student resume – it is a document where you list your accomplishments, skills, and experiences to highlight your strengths. It's often used for college applications, scholarships, or job opportunities to showcase your achievements.

Sample:

Basic Information & Education	Name: School: GPA: Future Career Goal: College Major(s) of Interest:
Work Experience	Company/Organization Name: Position: Description:
Club Experience	Organization Name: Position: Description:
Community Service	Organization Name: Position: Description:
Accomplishments	Award Title: Description:

Reflection Questions: These questions allow you to clearly articulate your strengths, experiences, and personal growth in a way that is more personal and detailed than a resume, allowing you to reflect on your experiences, growth, and achievements that highlight your unique qualities.

- Which three adjectives best describe you and why?
- My hobbies/interests include:
- Describe your two most significant activities and why they are important to you.
- In what ways have you made an impact on your class, the school, and/or the community?
- Describe a project you worked on that you are proud of whether it was in school or outside of school.

HS GRADUATION PLANS

Graduation Program - Overview

Foundation High School Program

A new, more flexible graduation program that allows students to pursue their interests will be in place for all students who enter high school, beginning in the 2014-2015 school year.

The program contains up to four parts:

- A 22-credit foundation program which is the core of the new Texas high school diploma
- Five endorsement options that allow students to focus on a related series of courses
- · A higher performance category called Distinguished Level of Achievement
- · Performance Acknowledgments that note outstanding achievement

The Foundation requirements (22 credits) include:

• English I • English II • English III • An advanced English course English (4 credits)

Mathematics (3 credits) • Algebra I • Geometry • An advanced math course

Science (3 credits) Biology Integrated Physics & Chemistry or an advanced science course

An advanced science course

Social Studies (3 credits) • World History or World Geography • U.S. History

 U.S. Government (one-half credit) Economics (one-half credit)

Languages Other Than English (2 credits) • 2 credits in the same language or

· 2 credits from Computer Science I, II, III

Physical Education (1 credit) Fine Arts (1 credit) Electives (5 credits)

Speech: Demonstrated proficiency

Endorsements Total credits with endorsements 26

Enhancements

Additionally, a student may earn the Distinguished Level of Achievement and/or a Performance Acknowledgment for outstanding performance. The Distinguished Level of Achievement must be earned to be admitted to a Texas public university under the Top 10 percent automatic admission law.

Distinguished Level of Achievement

- · Foundation Program requirements
- · 4 credits in math including Algebra II
- · 4 credits in science
- at least 1 endorsement

Performance Acknowledgments

- dual credit course
- bilingualism and biliteracy
- · PSAT, ACT's Plan, SAT or ACT
- · Advanced Placement or International Baccalaureate exam
- · earning a nationally or internationally recognized business or industry certification or license

Find resource at: https://tea.texas.gov/about-tea/news-and-multimedia/brochures/14grad-toolkit-booklet.pdf

Questions? Talk to your school counselor to see which program is right for you!

HS GRADUATION PLANS

Texas Education Agency Graduation Toolkit Endorsements - Choices

Endorsements

For the first time, students will be able to earn one or more endorsements as part of their graduation requirements. Endorsements consist of a related series of courses that are grouped together by interest or skill set. They provide students with in-depth knowledge of a subject area.

Students must select an endorsement* in the ninth grade. Districts and charters are not required to offer all endorsements. If only one endorsement is offered, it must be multi-disciplinary studies.

Students earn an endorsement by completing the curriculum requirements for the endorsement, including 4th credit of math and science and 2 additional elective credits.

Students can choose from 5 endorsement areas

Science, Technology, Engineering and Mathematics (STEM)

- Career and Technical Education (CTE) courses related to STEM
- Mathematics Science
- Combination of no more than two of the categories listed above

Business and Industry (one of the following or a combination of areas)

- Agriculture
- Food and Natural Resources Hospitality and Tourism
- Arts
- Information Technology
- Audio/Video Finance
- Manufacturing
- Marketing Technology Applications
- Architecture and Construction
- Technology and Communications
- Business Management and Administration
- Transportation or Distribution and Logistics
- English electives in public speaking, debate, advanced broadcast journalism, advanced journalism including newspaper and yearbook

Computer Science

Public Service (one of the following)

- **Human Services**
- · Health Science
- Public Safety
- Corrections and Security
- · Education and Training
- · Government and Public Administration
- Junior Reserve Officer Training Corps (JROTC)



Arts and Humanities (one of the following)

- 2 levels each in two languages other than English (LOTE)
- Social Studies
- 4 levels in the same LOTE American Sign Language (ASL) Courses from one or two areas (music, theater, art, dance) in fine arts
- English electives not included in Business and Industry



Multi-Disciplinary Studies (one of the following)

- · 4 advanced courses from other endorsement areas
- 4 credits in each foundation subject area, including English IV and chemistry and/or physics
- 4 credits in Advanced Placement, International Baccalaureate, or dual credit selected from English, mathematics, science, social studies, economics, LOTE or fine arts

*Visit your school counselor to learn more about your options. Students may earn more than one endorsement.

Find resource at: https://tea.texas.gov/about-tea/news-and-multimedia/brochures/14grad-toolkit-booklet.pdf

Questions? Talk to your school counselor to see which program is right for you!

HS GRADUATION PLANS

Foundation High School Program (22 credits)

English Language Arts (4 credits)

English I, II, III, and an Advanced English course

English IV, Creative Writing, or Literary

Mathematics (3 credits)

Algebra I, Geometry, and an Advanced Math course

Mathematical Models, Algebra II, Pre-Calculus, College Algebra & Trigonometry

Science (3 credits)

Biology, Chemistry, and an Advanced Science course

IPC, Physics, Anatomy & Physiology, **Environmental Systems, Dual-credit** Chemistry

Social Studies (3 credits)

World Geography or World History, US History, Government, Economics

Languages other Than English (2 credits) Spanish I, Spanish II, (Spanish III for Perf. Ack.)

Speech (.5 credit)

Professional Communications

Health (.5 credit)

Physical Education (1 credit)

1 year of P.E./Athletics/ Fall Marching Band

Fine Arts (1 credit)

1 year of Fine Arts (Art, Spring Concert Band, Mariachi, Applied Music, or Theatre Arts)

Electives (4 credits) CTE electives available

Endorsements (Minimum of 26 credits)

You may choose one or more endorsement(s)

Science, Technology, Engineering, Math (STEM)

- 5 credits in a single area of: Math (include Algebra II)
- Science (include Chemistry & Physics)

Business and Industry

- 4 credits in a single area of:
- **Designated career cluster**
- **English Electives**
- **Combination CTE**
- **Technology Applications**

Public Services

4 credits in a single area of:

- Designated career cluster
- JROTC, PTC, EMT

Arts & Humanities

Complete 5 credits of Social Studies

Complete 4 credits in a single are of:

- LOTE
- **Fine Arts**
- English

Multi-Disciplinary

Complete 4 credits in a single area of:

- **Foundation Academics** 4X4 curriculum
- **Advanced Placement**
- **Dual Credit**
- **CTE Coherent Course Sequence**

Distinguished Level of **Achievement**

Students must have ALL of the following:

- **Foundation HS Program**
- At least 1 Endorsement
- 4 credits in Math (must include Algebra II)
- 4 credits in Science (preferably Physics)

Eligible for Top 10% Automatic Admissions to Texas Public Universities

Performance Acknowledgements

Dual Credit

12 college credit hours with a grade of 3.0 or higher

Advanced Placement Score of 3 or above on an AP

exam

College Entrance Exam PSAT Score of Commended or higher

SAT Score of 1250 (Reading and Math)

ACT score of 28 without Writing

Bilingualism/Biliteracy

Complete ELA requirements with a minimum GPA of 80 and complete a minimum of 3 credits in the same foreign language with a minimum GPA of 80.

Let's Break It Down:

- Foundation High School Program (22 credits) These are the basic classes (like Math, Science, English, and Social Studies) that every student must take to graduate.
- Endorsements (26+ credits) You can choose a special focus area in high school, like Science & Math (STEM), Business, Public Services, Arts & Humanities, or a mix of different subjects.
- Distinguished Level of Achievement If you complete extra math and science classes, you may qualify for automatic admission to Texas public universities.
- Performance Acknowledgements If you do well on college-level courses, AP tests, or language exams, you can earn special recognition.

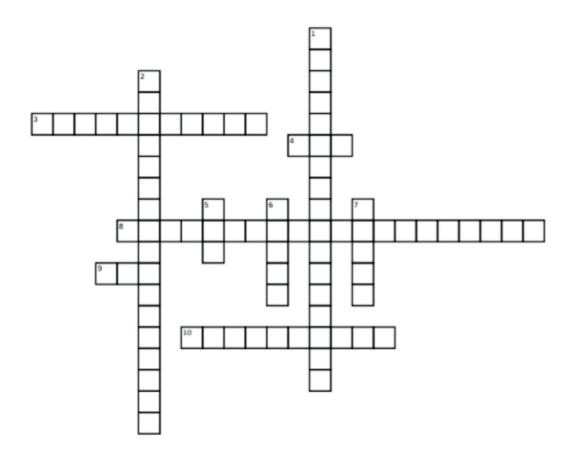
Why It Matters Now:

As a middle school student, you can start thinking about what subjects interest you and what classes you might want to take in high school. Making good grades now will help you be ready for these advanced options! 🚀

Questions to research and ask your counselor.

What endorsements are offered at the high school you plan to attend?
Can you change your endorsement later if you change your mind?
Can I take multiple endorsements?
What electives are available, and how do they fit into my graduation plan?
What resources are available to help me with college and career planning?

HIGH SCHOOL CROSSWORD



Down:

- **1.** AP college-level classes & exams high school students can take to earn college credit
- 2. GPA
- **5.** Determines a student's readiness for college-level coursework
- **6.** Money you get that you DO have to pay back
- **7.** Financial aid money that you DO NOT have to pay back back

Across:

- **3.** Financial support awarded to a student, based on academic achievement or other criteria, for the purpose of schooling
- **4.** College entrance exam that tests on English, Math, Reading & Science
- **8.** Record of high school academic performance
- **9.** College entrance exam that tests on Reading, Writing & Language, and Math
- **10.** College courses that high school students can be enrolled in and earn credit

PASSWORD TRACKER

Throughout high school, you'll utilize various websites, so maintaining a tracker helps ensure you don't forget your login details.

WEBSITE
EMAIL:
USERNAME:
PASSWORD:
NOTES:
WEBSITE
EMAIL:
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USERNAME:
PASSWORD:
NOTES:

COLLEGE KNOWLEDGE

Things you should know to help you be better prepared for your college journey!

Types of Higher Education Institutions

- Technical/Vocational Schools \$\footnote{X}\$
 - Focus on hands-on training for specific careers (e.g., welding, cosmetology, automotive repair, culinary arts).
 - Typically offer certifications or diplomas that take a few months to two years to complete.
 - Prepares students to enter the workforce quickly with specialized skills.
- Two-Year Colleges (Community Colleges)
 - Offer Associate Degrees (A.A. or A.S.) and short-term certifications.
 - Students can enter the workforce or transfer to a four-year university.
 - More affordable than four-year colleges, with flexible schedules and smaller class sizes.
- Four-Year Colleges and Universities
 - o Offer Bachelor's Degrees (B.A. or B.S.), which typically take four years to complete.
 - Provide a broad education with opportunities for majors, minors, and advanced studies.
 - o Often include campus life experiences like housing, clubs, and extracurriculars.
 - Can lead to higher-paying jobs and more career advancement opportunities.

Each option has its own benefits depending on career goals, financial situation, and preferred learning style!

Notes:			

COLLEGE KNOWLEDGE

Things you should know to help you be better prepared for your college journey!

Public vs. Private Colleges: Key Differences

• Funding & Cost 🖔

- Public Colleges: Funded by state governments, making tuition lower, especially for instate students.
- Private Colleges: Rely on tuition, donations, and endowments, leading to higher tuition but often offering more financial aid.

Size & Class Structure in

- Public Colleges: Typically larger, with bigger class sizes and more degree options.
- Private Colleges: Usually smaller, offering smaller class sizes and a more personalized learning experience.

• Admissions & Selectivity

- Public Colleges: Generally more accessible, with a wider range of admissions requirements.
- Private Colleges: Often more selective, with lower acceptance rates, especially for elite institutions.

• Campus Experience

- Public Colleges: More diverse student populations, larger campuses, and extensive extracurricular options.
- Private Colleges: May have specialized programs, religious affiliations, or unique traditions that shape campus life.

• Financial Aid & Scholarships 💵

- Public Colleges: Offer state-funded financial aid, but may have fewer institutional scholarships.
- Private Colleges: Tend to have larger endowments, meaning they can offer generous scholarships and grants.

Which One is Right for You?

It depends on your budget, career goals, preferred class size, and campus experience. Both options provide excellent education—you just need to find the best fit! 🚀

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COLLEGE KNOWLEDGE

Things you should know to help you be better prepared for your college journey!

Degrees & Certificates

- Certificate Programs 🎓
 - Short-term training programs (a few months to two years).
 - Focus on specific job skills (e.g., medical assistant, IT technician, cosmetology).
 - o Offered by technical schools, community colleges, and some universities.
 - Great for quick entry into the workforce or career advancement.
- Associate Degree (A.A. or A.S.)
 - Typically takes two years to complete at a community college or technical school.
 - Provides general education + specialized courses in a field (e.g., business, nursing, criminal justice).
 - Can lead directly to a job or be transferred to a four-year university to continue toward a bachelor's degree.
- Bachelor's Degree (B.A. or B.S.) 🎓
 - Four-year degree earned at a college or university.
 - o Includes general education, major courses, and electives.
 - Required for many higher-paying careers (e.g., engineering, education, business management).
 - o Can lead to graduate studies (master's or doctoral programs).

Which One is Right for You?

It depends on your career goals—certificates and associate degrees get you into the workforce faster, while a bachelor's degree provides more career opportunities and higher earning potential.

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CAREER EXPLORATION

Questions to guide you as you're researching and exploring careers.

What do you want to learn and work on in preparation for this career?
What kind of education or training is needed for this career? What are some colleges that offer training?
What is the job outlook and average salary?

CAREER EXPLORATION

Questions to guide you as you're researching and exploring careers.

Describe the career and what you'll do.
What general skills are required for this career?
Additional notes:

COLLEGE WORD SEARCH

V Y U X O T E X A S A M S A N A N T O N I O X G J W W C V Z P S T U D Y W B T D M B X T Y F B W T I V F L K H U S I T U F U S F Z B J X V L X A P G A N A U E R V Z Y T I B T N S F WYAPNSDQILUSSWLRTVVIIHOACQMCVD HYHRSTECRORFDYUJLPOOUNKLAOAAUY ZMJAOELDOUPRFATMLECEYAIXQQRRJN T O S I U P A T N R K G S B R D V U T V O D S T U X Y N P T PTTRTHMPXLMNCILAMHFOHGNMYLSAQE X H E I H E A Z H A T S I L T I F A A T N I X G M V C T H X BHDEWNRREDEPREEXKRJNBSRZCNMEMA POWVEFEWDYXMGNXJZDHRACTFDIZWWS G F A I S A C A G O A I N E A Y U I Y Z X U N A A W Y O S S UGRETUILIFSDMCSMNNCTOTBITONRCT TZDWESVYVTLWSHTPCSXNTQG I RENDQA AVSARTNOFHUECREEXITFORMHIDRURT SROMNIGKGETSAICLPMMTFBUGCKVSFE RALYVNRHRLHTDSHQSMXAJEEAEQGOIQ LPMIHRHXVAEEBTFXFOYVZULMULMLCC EVCHNEFAPKRRNILZTNYINHFQSECZSS K C A X O G F W U E A N T A O S Z S C G B E R X T T M T S M CTYCAUTSTQNSXNNMITRYKDEHDOUEPG WHTRHZSOGPOTZMPALHWBUMTHAURXWT KWDFYHQTNDNADNHOWARDPAYNERRAIW Q | F A B T L M O B Y T E X A S S O U T H E R N L N Y S H P XWFAMTBCPNAEQOGOMMEZBQDDQEQWUQ EHILXMOAVCSPVLLMVPSOVEMVIAFOUC Q Z Í Y Z H J R Y G H T T Z N F N B A A H R I U G U Y M G X E K Ś T F R X G S L N L A I O M S H L R G M O T S J X A R I K E A Q H T I J B P O U R T S A N G E L O S T A T E W N O V CSPKIDVVGSBRPXETRLGILTOOGUYSDN

Texas AM San Antonio
Abilene Christian
Rice
Arlington Baptist
Our Lady of the Lake
Sam Houston State
Stephen F Austin
Midwestern State
Tarleton State

Praire View AM
Texas Womans
Southwestern
Angelo State
Incarnate Word
Le Tourneau
Texas Tech
Trinity
Howard Payne

Texas Southern
Hardin Simmons
Texas Lutheran
Baylor
St Mary's
Texas State
St Edwards
McMurry
Lamar
UTSA

FINANCIAL AID 101

Essential financial aid information to help you plan and pay for your college journey!

Financial Aid

Financial aid is money provided to students to help pay for college or career school. It can come from the government, colleges, career schools, or private organizations and includes grants, scholarships, work-study, and loans. Some aid is free money (grants & scholarships), while others must be earned (work-study) or repaid (loans).

Types of Financial Aid

- Grants T Free money that does not need to be repaid. Grants are usually awarded based on financial need and come from the federal government, state programs, or colleges. Example: Pell Grant (for students with financial need).
- Scholarships \(\begin{align*} \text{Also free money, but awarded based on merit, talent, achievements, or specific criteria (e.g., academic performance, athletics, community service). Scholarships can come from colleges, businesses, nonprofits, and private organizations.
- Work-Study = A federal or state program that allows students to earn money through part-time jobs on or off-campus to help pay for college expenses. Work-study jobs are often related to a student's field of study.
- Loans a Borrowed money that must be repaid with interest. Loans can come from the federal government (lower interest rates, flexible repayment plans) or private lenders (banks, credit unions, often higher interest rates). Students should only borrow what they need and explore grants and scholarships first.
 - Subsidized Loans Based on financial need. The government pays interest while you are enrolled in college, so it does not accrue.
 - Unsubsidized Loans Not based on financial need. Interest accrues while you are enrolled in college.

Notes:			

FINANCIAL AID 101

Essential financial aid information to help you plan and pay for your college journey!

Types of Financial Aid Applications

- FAFSA (Free Application for Federal Student Aid)
 - A federal application that determines eligibility for financial aid, including grants, scholarships, work-study, and loans.
 - o Open to U.S. citizens and eligible non-citizens.
 - Required for federal aid, many state programs, and institutional scholarships.
 - o Opens December 1st each year, and deadlines vary by state and school.
- TASFA (Texas Application for State Financial Aid) *
 - A state-based financial aid application for Texas residents who are not eligible for FAFSA (such as undocumented students or certain visa holders).
 - Allows students to receive state and institutional financial aid for Texas colleges.
 - Does not provide federal aid but offers grants and scholarships from Texas programs.
 - Opens October 1st each year, with deadlines depending on the college.

Which One Should You Fill Out?

Notos

- If you're eligible for FAFSA, complete it to access federal, state, and school aid.
- If you do not qualify for FAFSA but live in Texas, check eligibility requirements and see if you're eligible to complete TASFA for state-based aid.

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COLLEGE COSTS

Essential financial aid information to help you plan and pay for your college journey!

Understanding College Costs 🖏 🎓

Cost of Attendance (COA) is the estimated total cost of attending college for one academic year. It includes more than just tuition—colleges calculate COA to help students understand the full financial commitment of their education.

What's Included in COA?

- Tuition & Fees The cost of classes and school services. Varies by college type (public vs. private) and in-state vs. out-of-state status.
- Room & Board Housing and meals for students living on campus or off-campus.
- Books & Supplies Textbooks, lab materials, and technology needed for courses.
- Personal & Miscellaneous Expenses Transportation, clothing, entertainment, and daily living costs.

Why is COA Important?

- Determines how much financial aid you may need.
- Helps students compare the true cost of different colleges.
- Includes both direct costs (billed by the school) and indirect costs (living expenses, transportation, etc.).

Notes:			

AWARD LETTERS

Essential financial aid information to help you plan and pay for your college journey!

What is an Award Letter? 🖏 🖹

A financial aid award letter is an official document from a college or university that outlines the types and amounts of financial aid a student is eligible to receive for the academic year. It is sent after a student submits the FAFSA or TASFA and is accepted to a school.

What's Included in an Award Letter?

- Total Cost of Attendance (COA) The estimated cost of tuition, fees, room & board, books, and other expenses.
- Grants & Scholarships Free money that does not need to be repaid.
- Work-Study Opportunities If eligible, students can earn money through a part-time campus job.
- Loans Borrowed money that must be repaid after graduation. May include subsidized and unsubsidized loans.
- Out-of-Pocket Costs The remaining amount a student needs to pay after financial aid is applied.

Why is the Award Letter Important?

- Helps students compare financial aid packages from different colleges.
- Shows how much free aid (grants/scholarships) vs. loans a student is receiving.
- Helps students plan for any remaining costs and consider payment options.

Tip: Always review your award letter carefully and reach out to the financial aid office if you have questions or need clarification!

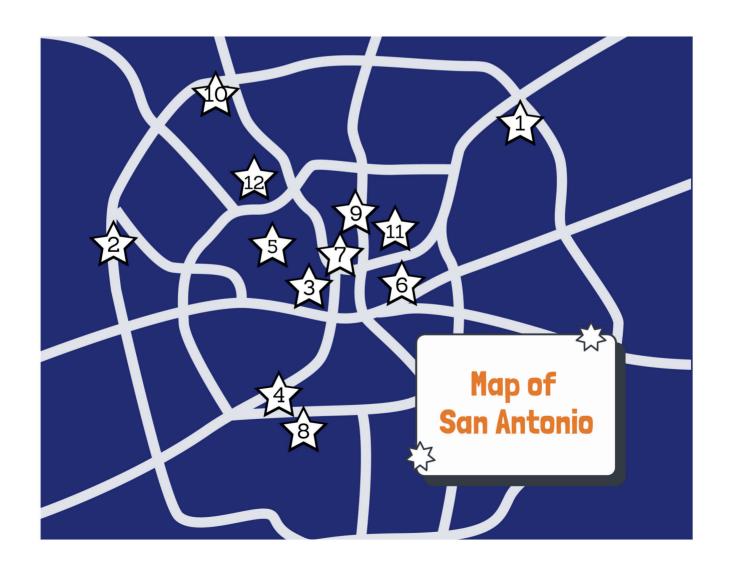
Notes:			

SAN ANTONIO COLLEGES & UNIVERSITIES

SAEP Partner Colleges & Universities

- 1. Northeast Lakeview College
- 2. Northwest Vista College
- 3. Our Lady of the Lake University
- 4. Palo Alto College
- 5.St. Mary's University
- 6.St. Philip's College

- 7. San Antonio College
- 8. Texas A&M University-San Antonio
- 9. Trinity University
- 10. University of Texas at San Antonio
- 11. University of the Incarnate Word
- 12. UT Health San Antonio



GOOD LUCK ON YOUR ACADEMIC JOURNEY

Use these tips and strategies to reach your full potential as a student!



Keep an academic portfolio of your achievements!



Research college & career opportunities!



Explore summer camps, test prep sessions, & extracurriculars to improve your skillsets!

N-4--



Talk to your teachers and counselors about college & how to prepare for your future!

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